



Order Filed on August 30, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**DISTRICT OF NEW JERSEY
UNITED STATES BANKRUPTCY COURT**

Caption in Compliance with D.N.J. LBR 9004-2(c)

Michael E Blaine, Esq. (ID #018132006)
Schiller, Knapp, Lefkowitz & Hertz, LLP
A LLP Formed in the State of New York
30 Montgomery Street, Suite 1205
Jersey City, New Jersey 07302
(518) 786-9069
Attorneys for Creditor, TD Auto Finance, LLC

In Re:

DANIEL GUZMAN
AND JOANNA JEREZ
DBA JOANNA'S CLOSET
AKA JOANNA GUZMAN

Debtor.

Case No.: 16-26834-RG

Judge: Hon. Rosemary Gambardella

Chapter: 13

CONSENT ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: August 30, 2017

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

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CONSENT ORDER RESOLVING CERTIFICATION OF DEFAULT

WHEREAS, TD Auto Finance, LLC (hereinafter "creditor") moved for an Order, pursuant to 11 U.S.C. Section 362(d)(1), authorizing relief from automatic stay, herein; and

WHEREAS, the parties have agreed to resolve the instant dispute by this Consent Order;

NOW THEREFORE, the creditor and debtors hereby agree as follows:

1. That the debtor shall cure the post-petition default of \$877.20, while continuing regular payments, by making a series of payments to the creditor as follows:

(1) Debtor shall make one payment in the amount of \$589.80 to the creditor no later than August 31, 2017;

(2) Debtor shall make one payment in the amount of \$589.80 to the creditor no later than September 30, 2017;

(3) Debtor shall make one payment in the amount of \$589.80 to the creditor no later than October 30, 2017;

(4) Debtor shall make one payment in the amount of \$589.80 to the creditor no later than
~~December~~
~~December 30, 2017;~~

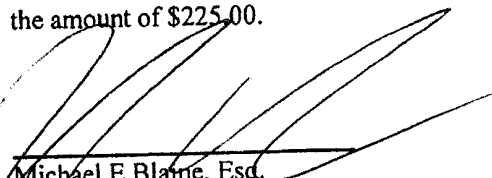
(5) Debtor shall make one payment in the amount of \$589.80 to the creditor no later than
~~December~~
~~January 30, 2018;~~ 2017

(6) Debtor shall make one payment in the amount of \$589.80 to the creditor no later than
~~January~~
~~February 30, 2018;~~


2. That the debtor will continue to make regular monthly payments pursuant to the terms of
the Retail Installment Contract, in the amount of \$443.60 on ~~March 30, 2018.~~ February

3. In the event debtor fails to make any payment called for in this Consent Order thirty (30) days
of the due date, creditor may submit a certification of default and a proposed Order for Relief from
Automatic Stay to the Court and serve a copy of such certification of default upon the debtor and counsel
for debtor. Fourteen (14) days after receipt of a certification of default, the Court will enter an Order
granting the creditor relief from the automatic stay unless the debtor has filed an objection to the
certification of default specifying reasons for the objection; in which case the Court will set a hearing on
the objection.

4. The debtor shall reimburse the creditor through the Chapter 13 Plan for its attorneys' fees in
the amount of \$225.00.


Michael E. Blaine, Esq.
Attorneys for Creditor
Schiller, Knapp, Lefkowitz & Hertz, LLP
30 Montgomery Street, Suite 1205
Jersey City, New Jersey 07302

Date: August 25, 2017


David G. Beslow, Esq.
Attorney for Debtor
7 Glenwood Ave, Suite 408, 4th Floor
East Orange, New Jersey 07017

Date: August 25, 2017

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Daniel Guzman
Joanna Jerez
Debtors

Case No. 16-26834-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2017.

db/jdb +Daniel Guzman, Joanna Jerez, 19 High Street, Wayne, NJ 07470-4714

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Colonial Savings F.A. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Clifford B. Frish on behalf of Joint Debtor Joanna Jerez yrodriguez@goldmanlaw.org, cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
Clifford B. Frish on behalf of Debtor Daniel Guzman yrodriguez@goldmanlaw.org, cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
David G. Beslow on behalf of Joint Debtor Joanna Jerez yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
David G. Beslow on behalf of Debtor Daniel Guzman yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
Denise E. Carlon on behalf of Creditor Colonial Savings F.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Emmanuel J. Argentieri on behalf of Creditor Key Bank, N.A. bk@rgalegal.com
Marie-Ann Greenberg magecf@magtrustee.com
Mark Goldman on behalf of Debtor Daniel Guzman yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
Mark Goldman on behalf of Joint Debtor Joanna Jerez yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
Michael E. Blaine on behalf of Creditor TD Auto Finance LLC mblaine@schillerknapp.com, tshariff@schillerknapp.com;kcollins@schillerknapp.com
Rebecca K. McDowell on behalf of Creditor First Niagara Bank, N.A. rmcowell@slgcollect.com
Robert L. Saldutti on behalf of Creditor First Niagara Bank, N.A. rsaldutti@saldutticollect.com, lmarciano@saldutticollect.com;kcollins@slgcollect.com
TOTAL: 13